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**UNITED STATES BANKRUPTCY COURT
 DISTRICT OF NEVADA**

In re: USA COMMERCIAL MORTGAGE COMPANY, Debtor.	Case No. BK-S-06-10725 LBR Case No. BK-S-06-10726 LBR Case No. BK-S-06-10727 LBR
In re: USA CAPITAL REALTY ADVISORS, LLC, Debtor.	Case No. BK-S-06-10728 LBR Case No. BK-S-06-10729 LBR
In re: USA CAPITAL DIVERSIFIED TRUST DEED FUND, LLC, Debtor.	Chapter 11 Jointly Administered Under Case No. BK-S-06-10725 LBR
In re: USA CAPITAL FIRST TRUST DEED FUND, LLC, Debtor.	DECLARATION OF DAVID DANIEL HUSAK IN SUPPORT OF DEBTORS' MOTION FOR ORDER SCHEDULING AN AUCTION FOR THE SALE OF CERTAIN ASSETS ABROUPEING
In re: USA SECURITIES, LLC, Debtor.	

Affects: <input checked="" type="checkbox"/> All Debtors <input type="checkbox"/> USA Commercial Mortgage Company <input type="checkbox"/> USA Securities, LLC <input type="checkbox"/> USA Capital Realty Advisors, LLC <input type="checkbox"/> USA Capital Diversified Trust Deed Fund, LLC <input type="checkbox"/> USA First Trust Deed Fund, LLC	CERTAIN ASSETS, APPOINTING SPCP GROUP, LLC, AS LEAD BIDDER, AND APPROVING BID PROCEDURES AND PROTECTIONS
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I, DAVID DANIEL HUSAK, declare as follows:

1. I am over 21 years of age and competent to testify in this matter. All of the statements made in this Declaration are true and accurate to my personal knowledge. If called as a witness, I could and would competently testify to the statements in this Declaration.
2. I am a Vice President, and the Director of Investor Reporting and Escrow Administration for Laureate Capital, LLC ("Laureate"). Laureate is a third-party loan servicer for SPCP Group, LLC ("Silver Point").
3. I make this Declaration at the request of Silver Point, understanding that it will be submitted to, and relied upon, by the United States Bankruptcy Court for the District of Nevada, Las Vegas Division, in connection with Silver Point's bid to acquire certain loans and loan servicing agreements through the USA Capital bankruptcy cases pending in that Court.
4. I obtained a Bachelor of Science degree in finance from the University of Arkansas at Little Rock in 1990. Since then, I have been continually employed in connection with the servicing of commercial loans.
5. Specifically, immediately after graduation, I joined the First Commercial Bank in Little Rock, Arkansas as an investment property specialist. In that capacity, I managed commercial loans, inspected property, collected and dispersed funds and engaged in related functions incidental to loan servicing. In 1994, I left the bank and joined Boatman's National Mortgage in Memphis, Tennessee as an Operations Manager. There, I was a comprehensive

loan servicer, dealing with payments, reconciliation and reporting. From Boatmen's, I went to Wachovia Securities in Charlotte, North Carolina as Investment Reporting Manager, in charge of all cash operations. After seven years, I joined Laureate in 2004 as the manager of servicing operations. I still hold that position today.

6. Laureate is a loan servicing company, which means that it is an independent contractor employed by lenders to perform many of the administrative tasks attendant to the lending relationship. Thus, once a loan is made, the loan servicer will typically be the entity that interacts with the borrower with respect to billing, collection, UCC, insurance and real estate tax monitoring. In addition, Laureate Capital is also responsible for cash remittances to investors as well as investor reporting through delinquency and remittance reports in addition to monthly trial balances. In short, the lender makes the credit and collection decisions, but the loan servicer deals with the cash and other back office operations.

7. Laureate has been servicing loans since 1994. Today, we service approximately 2,170 loans, totaling approximately \$9 billion dollars of outstanding debt, for approximately 60 lenders. I oversee a staff of approximately 30, and am proud that Laureate has recently been given a very favorable rating by Standard & Poors. Among other things, Standard & Poors stated that Laureate is effectively positioned "as a highly capable commercial primary loan servicer" in their service evaluation of Laureate dated July 20, 2006.

8. Laureate's loan servicing activities undergo annual examination by representatives of the audit department of its parent, BB&T Corp., a financial holding company with almost \$100 billion in assets. Among other things, the audit staff documents our compliance with the minimum servicing standards identified by the Mortgage Bankers' Association Uniform Single Attestation Program for Mortgage Bankers. Pricewaterhouse

Coopers LLP then examines the results. For the year ended 2005, there were no significant findings.

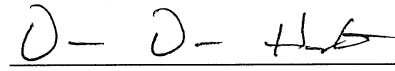
9. Laureate has been working as a loan servicer for Silver Point since May 2004. We have serviced approximately 150 loans for Silver Point, totaling approximately \$300 million of outstanding debt. The relationship has been a highly satisfactory one, and is conducted as described in Paragraph 6 above, i.e., Silver Point does not receive or disburse funds after a loan is made, leaving that to Laureate and the professional staff that I supervise.

10. Unlike certain other lenders for which Laureate provides loan servicing, Silver Point takes a very active role in addressing defaults in payment, past-due collections, litigation against borrowers in default, and foreclosures. Dale Cooney of Silver Point is my primary point of contact on these matters.

11. When a borrower is more than 15 days late in making a payment, I will typically inform Mr. Cooney immediately, and he undertakes collection efforts. When, in Silver Point's view, litigation or foreclosure becomes appropriate, Mr. Cooney leads the Silver Point team that prosecutes that litigation. Once payment from the borrower is ultimately made, that payment is made directly to Laureate.

12. Silver Point is among the most diligent lenders I have ever encountered in responding to defaults and undertaking collection and foreclosure efforts. Based upon my personal experience with him, I believe Mr. Cooney is an extremely diligent and skilled collection professional.

I declare under penalty of perjury that the foregoing is true and correct. I
executed this Declaration on October 23, 2006 in Charlotte, North Carolina.

A handwritten signature in black ink, appearing to read "D-D-H", is written above a horizontal line.

David Daniel Husak